

1 1. A method for filtering electronic mail in a system comprising an
2 electronic mail service provider, the method comprising the steps of:

3 specifying a requirement for a check, having a predetermined value, to be
4 attached to an electronic mail transmitted by a sender to a recipient; and

5 if the electronic mail comprises the check, accepting the electronic mail in
6 response to the attached check.

1 2. The method of claim 1 and further comprising the step of requiring the
2 predetermined value to be a predetermined monetary value.

1 3. The method of claim 1 and further comprising the step of requiring the
2 predetermined value to be a predetermined credit value.

1 4. The method of claim 1 and further comprising the step of returning the
2 electronic mail to the sender if the check is not attached.

1 5. The method of claim 1 and further comprising the step of the sender
2 digitally signing the check.

1 6. The method of claim 1 and further including the step of the recipient
2 digitally countersigning the check.

1 7. The method of claim 1 and further including the steps of:
2 the electronic mail service provider sending the electronic mail to a
3 clearinghouse for processing;

4 the clearinghouse verifying the sender's digital signature and the recipient's
5 digital signature; and

6 the clearinghouse placing a value hold on an account from which the check is
7 drawn, the value hold being equal to the predetermined value.

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1 8. A method for filtering a communication in a communications system,
2 the method comprising the steps of:
3 specifying a requirement for a predetermined value to be attached to the
4 communication transmitted by a sender to a recipient; and
5 if the communication comprises the predetermined value, the recipient
6 evaluating the communication in response to the attached predetermined value.

1 9. The method of claim 8 wherein the communications system is a
2 telephone system and the communication is a telephone call.

1 10. The method of claim 8 wherein the communications system is a postal
2 system and the communication is a written communication.

1 11. A method for filtering an electronic mail in a system comprising an
2 electronic mail service provider and a clearinghouse, the method comprising the steps
3 of:
4 the electronic mail service provider receiving the electronic mail addressed to
5 a recipient from a sender;
6 the electronic mail service provider verifying that the electronic mail
7 comprises a check having a value;
8 the electronic mail service provider requesting the clearinghouse to place a
9 hold on a sender account associated with the check;
10 the clearinghouse verifying that the check comprises a signature that
11 corresponds to the sender;
12 the clearinghouse verifying that the sender account has sufficient value equal
13 to or greater than the value of the check;
14 if the sender account has sufficient value, the clearinghouse instituting the
15 hold on the sender account substantially equal to the value of the check;
16 the electronic mail service provider receiving a status of the hold; and
17 the electronic mail service provider processing the electronic mail in response
18 to the status of the hold.

1 12. The method of claim 11 wherein the predetermined value is negotiated
2 between the sender and the recipient.

1 13. The method of claim 11 wherein the predetermined value is determined
2 by the recipient and publicized for access by the public.

1 14. The method of claim 11 and further including the steps of:
2 if the status of the hold indicates that the hold was not instituted, the electronic
3 mail service provider returning the electronic mail to the sender; and
4 if the status of the hold indicates that the hold was instituted, the electronic
5 mail service provider sending the electronic mail to the recipient.

1 15. The method of claim 14 and further including the steps of:
2 the recipient countersigning the check; and
3 the recipient transmitting the countersigned check to the clearinghouse.

1 16. The method of claim 15 and further including the step of the
2 clearinghouse transferring the value of the check from the sender account to a
3 recipient account.

1 17. A method for filtering an electronic mail in a system comprising an
2 electronic mail service provider, a client electronic mail, and a clearinghouse, the
3 method comprising the steps of:
4 the electronic mail service provider receiving the electronic mail addressed to
5 a recipient from a sender;
6 verifying that the electronic mail comprises a check having a predetermined
7 value, a transaction identification, and an expiration date;
8 verifying that the expiration date is adequate to process the check;
9 verifying that the recipient can countersign the check;

10 requesting the clearinghouse to place a hold on a sender account associated
11 with the check;

12 verifying that the check comprises a signature that corresponds to the sender;
13 the clearinghouse verifying that the expiration date has not expired;
14 verifying that the transaction identification is unique;
15 verifying that the sender account has sufficient value equal to or greater than
16 the value of the check;

17 if the sender account has sufficient value, the clearinghouse instituting the
18 hold on the sender account substantially equal to the value of the check;

19 the electronic mail service provider receiving a status of the hold;
20 if the hold has not been instituted, the electronic mail service provider sending
21 the electronic mail to the sender;

22 if the hold has been instituted, the electronic mail service provider forwarding
23 the electronic mail to the client electronic mail;

24 the client electronic mail countersigning the check with a countersignature;
25 the client electronic mail transmitting the check to the clearinghouse along
26 with a new hold status request;

27 verifying that the hold is active;
28 verifying the countersignature;

29 if the new hold status request indicates a value transfer, transferring value
30 from the sender account to a recipient account; and

31 if the new hold status request indicates a release of the hold, releasing the hold
32 on the sender account.

1 18. The method of claim 17 and further including the step of instituting the
2 hold for a time-limited duration.

1 19. The method of claim 17 and further including the steps of:
2 if the countersignature is not valid, transmitting the electronic mail to the
3 sender; and
4 if the hold is not active; transmitting the electronic mail to the sender.

1 20. A method for an electronic mail service provider to filter electronic
2 mail in a system comprising an electronic mail client and at least one clearinghouse,
3 the method comprising the steps of:

4 receiving an electronic mail addressed to an intended recipient;
5 verifying that the electronic mail comprises a check having a predetermined
6 value and an expiration date, the check being drawn on a sender's account;
7 verifying that the predetermined value is sufficient for the intended recipient;
8 verifying that the intended recipient can validly countersign the check;
9 identifying a clearinghouse of the at least one clearinghouse that can handle
10 the check; and
11 requesting the clearinghouse to initiate a hold on the sender's account for an
12 amount substantially equal to the predetermined value.

1 21. The method of claim 20 and further including the steps of:
2 receiving a status of the hold from the clearinghouse;
3 if the status of the hold indicates that the hold is inactive, sending the
4 electronic mail to the sender; and
5 if the status of the hold indicates that the hold is active, sending the electronic
6 mail to the electronic mail client.

1 22. A method for a clearinghouse to process an electronic mail check, the
2 check comprising a predetermined value, a sender's signature, an expiration date, an
3 intended recipient, and a transaction identification, the check being drawn on a
4 sender's account, the method comprising the steps of:
5 verifying validity of the sender's signature;
6 verifying that the expiration date has not expired;
7 verifying that the transaction identification is unique to that particular check;
8 verifying that the sender's account has sufficient value to match the check's
9 predetermined value; and

10 instituting a hold on the sender's account for an amount substantially equal to
11 the predetermined value.

1 23. The method of claim 22 wherein the step of instituting the hold
2 includes instituting the hold on the sender's account for an amount equal to the
3 predetermined value plus a transaction fee.

1 24. The method of claim 22 and further including the steps of:
2 receiving the check from an electronic mail client, associated with the intended
3 recipient, including a countersignature;
4 receiving a hold status request from the electronic mail client;
5 verifying that the hold is active;
6 verifying that the countersignature is valid;
7 if the hold status request indicates to release the hold, releasing the hold on the
8 sender's account; and
9 if the hold status request indicates to convert the hold to a transfer of value,
10 transferring value from the sender's account to an account designated by the intended
11 recipient.

1 25. The method of claim 24 wherein the value transferred from the
2 sender's account is substantially equal to the predetermined value.

1 26. A method for an electronic mail client to filter received electronic mail
2 from a sender, the method comprising the steps of:
3 receiving an electronic mail from the sender through an electronic mail service
4 provider, the electronic mail comprising a check having a predetermined value, a
5 sender's signature, and a transaction identification;
6 detaching the check from the electronic mail;
7 countersigning the check with a countersignature; and
8 transmitting the check with the countersignature to a clearinghouse for
9 processing.

1 27. A system for filtering electronic mail comprising:
2 a clearinghouse that processes a check that is coupled to an electronic mail that
3 was sent by a sender to an intended recipient, the clearinghouse generating a check
4 status in response to the processing; and
5 an electronic mail service provider, coupled to the clearinghouse, that
6 transmits the electronic mail to either the intended recipient or back to the sender in
7 response to the check status.

1 28. The system of claim 27 and further including a bank coupled to the
2 clearinghouse, the clearinghouse having means for accessing a sender account and an
3 intended recipient account in order to transfer value from the sender account to the
4 intended recipient account.

1 29. The system of claim 28 wherein the clearinghouse, electronic mail
2 service provider, and bank are coupled through the Internet.

1 30. The system of claim 28 wherein the clearinghouse, electronic mail
2 service provider, and bank are coupled through a packet switched network.

1 31. A system for processing a check attached to an electronic mail in order
2 to generate interest in reading the electronic mail, the electronic mail transmitted by a
3 sender to an intended recipient, the check having a predetermined value and being
4 drawn on a sender's account and comprising an expiration date and a transaction
5 identification, the system comprising:

6 means for verifying validity of the sender's signature;

7 means for verifying that the expiration date has not expired;

8 means for verifying that the transaction identification is unique to that
9 particular check;

10 means for verifying that the sender's account has sufficient value to match the
11 check's predetermined value; and

- 12 means for instituting a hold on the sender's account for an amount
- 13 substantially equal to the predetermined value.